

Caliber Home Loans, Inc.
PO Box 9081
Temecula, CA 92589-9081



2326452668

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Caliber Home Loans, Inc
P.O. Box 650856
Dallas, TX 75265-0856

20171130-260

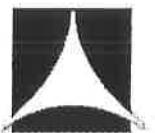
Send Correspondence to:
Caliber Home Loans, Inc.
P.O. Box 24610
Oklahoma City, OK 73124



JAMES F OLOUGHLIN III
53 BUTTONWOOD RD
SOUTH BERWICK, ME 03908-2111



W_ME_RTC



CALIBER
HOME LOANS

11/30/2017

JAMES F OLOUGHLIN III
53 BUTTONWOOD RD
SOUTH BERWICK, ME 03908-2111

Loan Number:
Property Address: 53 BUTTONWOOD RD
SOUTH BERWICK, ME 03908-2111

NOTICE OF RIGHT TO CURE

Dear JAMES F OLOUGHLIN III:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSF10 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/07/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$115,774.16, which consists of the following:

Next Payment Due Date :	05/24/2012
Total Monthly Payments Due for 67 months:	\$98,875.74
Principal:	\$41,086.73
Interest:	\$75,340.51
Late Charges:	\$0.00
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$16,898.42
Unapplied Balance:	<u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$115,774.16

You can cure this default by making a payment of \$115,774.16 by 01/07/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.



The total amount due does not include any amounts that become due after the date of this notice. Other

amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.
PO Box 650856
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 Or call us via TDD at (800) 735-2989 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$220,428.89. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty

(30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.
13801 Wireless Way
Oklahoma City, OK 73134
(800) 621-1437



Agencies located in MAINE

Agency Name: BREAD OF LIFE MINISTRIES
Phone: 207-626-3434-202
Toll Free:
Fax:
Email: programdirector@mainebreadoflife.org
Address: 159 Water Street
 AUGUSTA, Maine 04330-4607
Website: www.mainebreadoflife.org

Agency Name: MAINE STATE HOUSING AUTHORITY
Phone: 207-626-4670
Toll Free: 800-452-4668
Fax: 207-626-4678
Email: dkjohnson@mainehousing.org
Address: 353 WATER STREET
 AUGUSTA, Maine 04330-4665
Website: http://www.mainehousing.org

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-974-2403
Toll Free: 888-424-0151
Fax: 207-973-3699
Email: hmassow@penquis.org
Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
Website: http://www.penquis.org

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-443-7447
Email: candice.carpenter@mmcacorp.org
Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
Website: http://www.midcoastmainecommunityaction.org

Agency Name: WALDO COMMUNITY ACTION PARTNERS
Phone: 207-338-6809
Toll Free:
Fax:
Email: N/A
Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661
Website: http://waldocap.org

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Website: http://www.ceimaine.org

Agency Name: TEDFORD HOUSING
Phone: 207-729-1161-100
Toll Free:
Fax:
Email: officemanager@tedfordhousing.org
Address: 14 Middle Street
 BRUNSWICK, Maine 04011-2400
Website: http://www.tedfordhousing.org

Agency Name: WESTERN MAINE CAP
Phone: 207-645-3764
Toll Free:
Fax:
Email: N/A
Address: 20 A Church St
 East Wilton, Maine 04234
Website: http://wmca.org

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-9347
Toll Free: 800-339-6516
Fax: 207-553-7770
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Website: www.avestahousing.org

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
 PORTLAND, Maine 04101-2418
Website: n/a

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave
 Suite 205
 PORTLAND, Maine 04101-4982
Website: www.cflme.org

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
 Portland, Maine 04101-3457
Website: http://www.moneymanagement.org

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14072



Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
PO Box 547
PORTLAND, Maine 04101-4205
Website: <http://www.ptla.org>

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-768-3023-650
Toll Free: 800-432-7881
Fax: 207-768-3021
Email: jballargeon@acap-me.org
Address: 771 Main St
PRESQUE ISLE, Maine 04769-2201
Website: www.acap-me.org

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Website: <http://www.yccac.org>

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
SOUTH PARIS, Maine 04281-1533
Website: www.community-concepts.org

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: N/A
Address: 97 Water St
Waterville, Maine 04901-6339
Website: <http://www.kvcap.org>

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14072

From: Nobody <mailto:nobody@caliberhome.org>
Sent: 11/30/2017 6:20:54 PM
To: WALZ CALIBER
WALZ ID: 260_WALZ_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

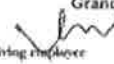
Company providing the notice: Caliber Home Loans, Inc.
Owner of the mortgage: LSF10 MASTER PARTICIPATION TRUST
What term best describes the owner of the mortgage?: Securitized Pool
Filer's Email Address: WALZ_CALIBER@walzgroup.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

Consumer Information

Consumer First name: JAMES
Consumer Middle Initial/Middle Name: F
Consumer Last name: OLOUGHLIN III
Consumer Suffix:
Property Address line 1: 53 BUTTONWOOD RD
Property Address line 2:
Property Address line 3:
Property Address City/Town: SOUTH BERWICK
Property Address State:
Property Address zip code: 03908
Property Address County: York

Notification Details

Date notice was mailed: 11/30/2017
Amount needed to cure the default: 115774.16
Consumer Address line 1: 53 BUTTONWOOD RD
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: SOUTH BERWICK
Consumer Address State: ME
Consumer Address zip code: 03908

Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2326452668	JAMES F OLOUGHLIN B 53 BUTTOWOOD RD SOUTH BERWICK, ME 03908-2111	\$0.670	\$0.39	9905216679
2	2326452668	JOANNE T OLOUGHLIN 53 BUTTOWOOD RD SOUTH BERWICK, ME 03908-2111	\$0.670	\$0.39	9905216679
Totals			\$1.34	\$0.78	
			Grand Total:		\$2.12
List Number of Pieces Listed by Sender		Total Number of Pieces Received at Post office	Postmaster:  Dated:		
2			Name of receiving employee		





11/30/2017

JOANNE T OLOUGHLIN
 53 BUTTONWOOD RD
 SOUTH BERWICK, ME 03908-2111

Loan Number:
 Property Address: 53 BUTTONWOOD RD
 SOUTH BERWICK, ME 03908-2111

NOTICE OF RIGHT TO CURE

Dear JOANNE T OLOUGHLIN:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSF10 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/07/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$115,774.16, which consists of the following:

Next Payment Due Date:	05/24/2012
Total Monthly Payments Due for 67 months:	\$98,875.74
Principal:	\$41,086.73
Interest:	\$75,340.51
Late Charges:	\$0.00
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$16,898.42
	Unapplied Balance: <u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$115,774.16

You can cure this default by making a payment of \$115,774.16 by 01/07/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.



The total amount due does not include any amounts that become due after the date of this notice. Other

amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.
PO Box 650856
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 Or call us via TDD at (800) 735-2989 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$220,428.89. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty

(30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.
13801 Wireless Way
Oklahoma City, OK 73134
(800) 621-1437



Agencies located in MAINE

Agency Name: BREAD OF LIFE MINISTRIES
Phone: 207-626-3434-202
Toll Free:
Fax:
Email: programdirector@mainebreadoflife.org
Address: 159 Water Street
 AUGUSTA, Maine 04330-4607
Website: www.mainebreadoflife.org

Agency Name: MAINE STATE HOUSING AUTHORITY
Phone: 207-626-4670
Toll Free: 800-452-4668
Fax: 207-626-4678
Email: dkjohnson@mainehousing.org
Address: 353 WATER STREET
 AUGUSTA, Maine 04330-4665
Website: http://www.mainehousing.org

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-974-2403
Toll Free: 888-424-0151
Fax: 207-973-3699
Email: hmassow@penquils.org
Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
Website: http://www.penquils.org

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-443-7447
Email: candice.carpenter@mmcacorp.org
Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
Website: http://www.midcoastmainecommunityaction.org

Agency Name: WALDO COMMUNITY ACTION PARTNERS
Phone: 207-338-6809
Toll Free:
Fax:
Email: N/A
Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661
Website: http://waldocap.org

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Website: http://www.ceimaine.org

Agency Name: TEDFORD HOUSING
Phone: 207-729-1161-100
Toll Free:
Fax:
Email: officemanager@tedfordhousing.org
Address: 14 Middle Street
 BRUNSWICK, Maine 04011-2400
Website: http://www.tedfordhousing.org

Agency Name: WESTERN MAINE CAP
Phone: 207-645-3764
Toll Free:
Fax:
Email: N/A
Address: 20 A Church St
 East Wilton, Maine 04234
Website: http://wmca.org

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Website: www.avestahousing.org

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
 PORTLAND, Maine 04101-2418
Website: n/a

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave
 Suite 205
 PORTLAND, Maine 04101-4982
Website: www.cflme.org

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
 Portland, Maine 04101-3457
Website: http://www.moneymanagement.org

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14072



Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
PO Box 547
PORTLAND, Maine 04101-4205
Website: <http://www.ptla.org>

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-700-3023-050
Toll Free: 800-432-7681
Fax: 207-768-3021
Email: jballlargeon@acap-me.org
Address: 771 Main St
PRESQUE ISLE, Maine 04769-2201
Website: www.acap-me.org

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Website: <http://www.yccac.org>

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
SOUTH PARIS, Maine 04281-1533
Website: www.community-concepts.org

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: N/A
Address: 97 Water St
Waterville, Maine 04901-6339
Website: <http://www.kvcap.org>

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14072

From: Nobody <[REDACTED]>
Sent: 11/30/2017 6:21:00 PM
To: WALZ CALIBER
WALZ ID: 260_WALZ_CALIBER@walzgroup.com

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

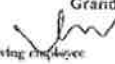
Company providing the notice: Caliber Home Loans, Inc.
Owner of the mortgage: LSF10 MASTER PARTICIPATION TRUST
What term best describes the owner of the mortgage?: Securitized Pool
Filer's Email Address: WALZ_CALIBER@walzgroup.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Kendal Brown 13801 Wireless Way, Oklahoma City, OK 73134
800-321-1437 ext. 2626 BreachInbox@caliberhomeloans.com

Consumer Information

Consumer First name: JOANNE
Consumer Middle Initial/Middle Name: T
Consumer Last name: OLOUGHLIN
Consumer Suffix:
Property Address line 1: 53 BUTTONWOOD RD
Property Address line 2:
Property Address line 3:
Property Address City/Town: SOUTH BERWICK
Property Address State:
Property Address zip code: 03908
Property Address County: York

Notification Details

Date notice was mailed: 11/30/2017
Amount needed to cure the default: 115774.16
Consumer Address line 1: 53 BUTTONWOOD RD
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: SOUTH BERWICK
Consumer Address State: ME
Consumer Address zip code: 03908

Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2326452608	JAMES F OLOUGHLIN JR 53 BUTTOWOOD RD SOUTH BERWICK, ME 03908-2111	\$0.670	\$0.39	9805216679
2	2326452608	JOANNE T OLOUGHLIN 53 BUTTOWOOD RD SOUTH BERWICK, ME 03908-2111	\$0.670	\$0.39	9805216679
Totals			\$1.34	\$0.78	
List Number of Pieces Listed by Sender			Grand Total:		\$2.12
Total Number of Pieces Received at Post office			Postmaster: 		Dated:
2			Name of receiving employee:		

